

<b>INFORMATION DISCLOSURE CITATION</b>				Docket Number 98-030-C1		Serial Number Not Yet Assigned	
				Applicants TEDESCO et al.			
				Filing Date May 11, 2001		Group Art Unit Not Yet Assigned	

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U.S. PATENT DOCUMENTS								
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE	
NDR	A	3,611,292	10/05/71	Brown et al.	235 → 340	140 320		
NDR	B	3,617,638	11/02/71	Jochimsen et al.	379 → 159	200 91-01		
NDR	C	3,697,693	10/10/72	Deschenes et al.	705 → 179	200 38		
NDR	D	3,950,015	04/13/76	Shrock	283	70		
NDR	E	3,950,013	04/13/76	Tagliaferri	283	100		
NDR	F	4,053,735	10/11/77	Foudos	705 → 235	610 41		
NDR	G	4,264,808	04/28/81	Owens et al.	705 → 235	320 30		
NDR	H	4,299,073	11/10/81	Golicz et al.	53	493		
NDR	I	4,321,672	03/23/82	Braun et al.	705 → 304	408 42		
NDR	J	4,341,951	07/27/82	Benton	705 → 235	379 41		
NDR	K	4,385,285	05/24/83	Horst et al.	382	119		
NDR	L	4,630,201	12/16/86	White	705 → 354	408 44		
FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
NDR	M	8-212268A	8/20/96	Japan				
OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)								
NDR	N	Kutler, Jeffrey, "Citicorp Travelers Checks Will Feature Mail Delivery with Signature Imprint", The American Banker, July 18, 1980 at Pg. 1.						
EXAMINER: <i>Nicholas D. Rosen</i>				DATE CONSIDERED: <i>September 20, 2002</i>				
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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
NDR	O	4,672,377	06/9/87	Murphy et al.	340	<del>825.34</del> 5.41	
NDR	P	4,683,536	07/28/87	Yamamoto	705 → <del>364</del>	<del>408</del> 17	
NDR	Q	4,837,422	06/06/89	Dethloff et al.	235	380	
NDR	R	4,870,596	09/26/89	Smith	700 → <del>364</del>	<del>429</del> 235	
NDR	S	4,882,675	11/21/89	Nichtberger et al.	705 → <del>364</del>	<del>401</del> 14	
NDR	T	4,948,174	08/14/90	Thomson et al.	283	58	
NDR	U	4,997,188	03/05/91	Nilssen	705 → <del>273</del>	<del>138</del> 14	
NDR	V	5,010,485	04/23/91	Bigari	705 → <del>364</del>	<del>408</del> 17	
NDR	W	5,023,782	06/11/91	Lutz et al.	705 → <del>364</del>	<del>405</del> 45	
NDR	X	5,144,630	09/01/92	Lin	372	22	
NDR	Y	5,176,224	01/05/93	Spector	186	52	

**FOREIGN PATENT DOCUMENTS**

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NDR	Z	"ATMs and Travelers Checks: Worthwhile for Bankers?", ABA Banking Journal, January 1981 at Pg. 82.
NDR	AA	Zimmerman, Susan, "ATMs, Direct-Debit Systems more...", Supermarket News, May 6, 1985 Volume 35, Pg. 48.

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EXAMINE R INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIAT E
NDR	BB	5,393,963	02/28/95	Thomas et al.	705 → 235	279 45	
NDR	CC	5,426,281	06/20/95	Abecassis	235	379	
NDR	DD	5,432,506	07/11/95	Chapman	705 → 340	825 34	
NDR	EE	5,442,162	08/15/95	Armel	235	381	
NDR	FF	5,491,325	02/13/96	Huang et al.	705 → 235	279 45	
NDR	GG	5,557,518	09/17/96	Rosen	705 → 364	408 69	
NDR	HH	5,570,465	10/29/96	Tsakanikas	358 → 395	114 1.15	
NDR	II	5,594,226	01/14/97	Steger	235	379	
NDR	JJ	5,679,940	10/21/97	Templeton et al.	235	380	
NDR	KK	5,703,344	12/30/97	Bezy et al.	235	379	
NDR	LL	5,754,653	05/19/98	Canfield	705 → 380	24 75	

  

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NDR	MM	Tyson, David, "American Express to Install USSR's First ATMs", The American Banker, June 17, 1988 at Pg. 7.
NDR	NN	Tahmincioglu, Eve, "Retailers seek to take the risks out of checks", WWD, August 23, 1990 at Pg. 7.

  

EXAMINER <i>Nicholas D. Rosen</i>	DATE CONSIDERED: <i>September 20, 2002</i>
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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
NDR	OO	5,832,463	11/03/98	Funk	705	35	
NDR	PP	5,864,830	01/26/99	Armetta et al.	705	41	
NDR	QQ	5,890,141	03/30/99	Carney et al.	705	45	
NDR	RR	5,903,881	05/11/99	Schrader et al.	705	42	
NDR	SS	5,925,865	07/20/99	Steger	235	379	
NDR	TT	5,953,710	09/14/99	Fleming	705	38	
NDR	UU	6,012,637	01/11/00	Hirokawa et al.	235	380	
NDR	VV	6,014,650	01/11/00	Zampese	705	44	
NDR	WW	6,021,943	02/08/00	Chastain	235	379	
NDR	XX	6,023,682	02/08/00	Checchio	705	18	
NDR	YY	6,036,344	03/14/00	Goldenberg	705 → 364	408 39	

  

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NDR	ZZ	Ebert, Stephen J., "Stop counterfeits; check validation systems", Corporate Cashflow Magazine, January 1991, Volume 12, No. 1, Pg. 32.
NDR	AAA	"Amex Offers Cheques On Call", Bank Letter, July 29, 1991, Volume XV, No. 30, at Pg. 8.

  

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NDR	BBB	6,041,315	03/21/00	Pollin	705	45	
NDR	CCC	6,052,675	04/18/00	Checchio	705	44	
NDR	DDD	6,059,185	05/09/00	Funk et al.	235	379	
NDR	EEE	6,073,121	06/06/00	Ramzy	705	45	
NDR	FFF	6,081,792	06/27/00	Cucinotta et al.	705	43	

  

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							Yes	No

  

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NDR	GGG	Gullo, Karen, "ATMs to Dispense Travelers Checks", The Associated Press, May 31, 1994, Business News Section.
NDR	HHH	"Business Digest International Insurance: Vehicles; Foreign Government; Metals; Energy", The Courier Journal, June 1, 1994, Business Section, Pg. 8B.
NDR	III	Epper, Karen, "Amex to Sell Travelers Checks Through ATMs", The American Banker, June 1, 1994, Technology Report Section at Pg. 16.
NDR	JJJ	Dictionary of Finance and Investment Terms, Fourth Edition, Downes and Goodman, Barron's Educational Series, Copyright 1995, Pgs. 84-85.
NDR	KKK	"Attention News/Business Editors: American Express Travelers Cheques Available Over the Telephone", Canada Newswire, February 14, 1996, Financial News Section.

  

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NDR	LLL	Deogun, Nikhil, "New ATMs Can Do It All", The Orange County Register, June 6, 1996, Business Section, Pg. C04.	
NDR	MMM	Abrahms, Doug, "Little bank, big world; On-line customers from all over use Kentucky branch", The Washington Times, June 7, 1996, Business Section, Part B, Pg. B7.	
NDR	NNN	Deogun, Nikhil, "Newest ATMs dispense a variety of items", The Houston Chronicle, June 10, 1996, Business Section at Pg. 5.	
NDR	OOO	Singletary, Michelle, "Banks Branch Out Over the Phone; Electronic Options, and Users, Multiply", The Washington Post, June 21, 1996, Financial Section at Pg. D01.	
NDR	PPP	Brochure: "Take Checks? Trust SCAN", Shared Cash Authorization Network, Copyright 1997.	
NDR	QQQ	"Special Services", Dime Savings Bank ( <a href="http://206.222.26.211/special.htm">http://206.222.26.211/special.htm</a> ), June 1, 1997.	
NDR	RRR	Surden, Esther, "Checks Shifting From Paper To Pulse", RIS News, April 1998.	
NDR	SSS	"CrossCheck", Crosscheck Co., ( <a href="http://www.cross-check.com/company.htm">http://www.cross-check.com/company.htm</a> ), download date: May 6, 1998.	
NDR	TTT	"MerchantCards.Net, CheckGuarantee", CyberSamurai Marketing, " <a href="http://www.merchantcards.net/check.htm">http://www.merchantcards.net/check.htm</a> ), download date: May 6, 1998.	
NDR	UUU	"Quick-Checks...Check Guarantee Services", Quick-Checks Co., ( <a href="http://www.quick-checks-payment.com/guarantee.htm">http://www.quick-checks-payment.com/guarantee.htm</a> ), download date: May 6, 1998.	
NDR	VVV	PCT International Search Report for International Application No. PCT/US99/14571, mailed October 22, 1999.	
<b>EXAMINER</b> <i>Nicholas D. Room</i>		<b>DATE CONSIDERED:</b> <i>September 19, 2002</i>	
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